

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
22748	PACIFIC EMPLOYERS INS CO	32	3	90.6%	76.9%	69.3%
26069	WAUSAU BUSINESS INS CO	90	12	86.7%	80.2%	74.7%
21458	EMPLOYERS INSURANCE OF WAUSA	380	52	86.3%	82.6%	77.9%
10677	CINCINNATI INSURANCE CO THE	81	15	81.5%	75.2%	72.6%
25674	TRAVELERS PROPERTY CAS CO OF A	150	29	80.7%	77.0%	70.1%
15091	RURAL MUTUAL INS CO	90	18	80.0%	77.6%	75.9%
26042	WAUSAU UNDERWRITERS INS CO	97	20	79.4%	81.6%	71.7%
15261	SOCIETY INSURANCE A MUTUAL CO	315	68	78.4%	78.5%	79.3%
24988	SENTRY INSURANCE A MUTUAL CO	578	143	75.3%	74.0%	73.0%
29157	UNITED WISCONSIN	207	54	73.9%	70.4%	66.4%
24449	REGENT INSURANCE CO	168	45	73.2%	72.4%	69.0%
15350	WEST BEND MUTUAL INS CO	460	130	71.7%	78.3%	81.3%
SI	CITY OF MILWAUKEE	234	69	70.5%	65.1%	63.5%
21407	EMCASCO INSURANCE CO	89	27	69.7%	60.2%	61.0%
14184	ACUITY INSURANCE CO	373	115	69.2%	65.5%	62.8%
SI	GENERAL MOTORS CORPORATION	27	9	66.7%	55.0%	62.0%
24147	OLD REPUBLIC INS CO	138	47	65.9%	60.6%	64.3%
23043	LIBERTY MUTUAL INS CO	111	38	65.8%	62.6%	57.5%
23035	LIBERTY MUTUAL FIRE INS CO	153	55	64.1%	63.1%	60.6%
SI	DEPT OF ADMINISTRATION	92	36	60.9%	71.4%	64.5%
16535	ZURICH AMERICAN INSURANCE COM	408	167	59.1%	58.7%	57.2%
20494	TRANSPORTATION INSURANCE CO	104	44	57.7%	43.2%	48.5%
35386	FIDELITY & GUARANTY INS CO	56	24	57.1%	54.5%	62.4%
22977	LUMBERMENS MUTUAL CAS CO	4	2	50.0%	26.9%	49.4%
19445	NATIONAL UNION FIRE INS CO OF P	44	22	50.0%	58.3%	53.6%
40827	VIRGINIA SURETY CO INC	14	9	35.7%	75.3%	79.0%
23817	ILLINOIS NATIONAL INS CO	82	54	34.1%	49.1%	48.4%
30562	AMERICAN MANUFACTURERS MUT	2	2	0.0%	37.5%	51.9%
18910	AMERICAN PROTECTION INS CO	1	1	0.0%	21.1%	52.4%
24872	CONNECTICUT INDEMNITY CO THE	1	1	0.0%	41.7%	18.7%
Totals for Group:		4,581	1,311	71.4%	69.9%	67.5%

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

NAIC	INSURER NAME	First reports	Late reports	<u>percent</u> <u>prompt</u>	<u>YTD</u> <u>percent</u>	<u>3_yr</u> <u>percent</u>
22659	INDIANA INSURANCE CO	3	0	100.0%	94.4%	80.0%
SI	BRUNSWICK CORPORATION	21	2	90.5%	92.1%	81.6%
SI	MILWAUKEE TRANSPORT SERVICES I	36	2	94.4%	88.0%	79.2%
SI	TARGET CORP (STORES)	9	1	88.9%	87.7%	72.4%
SI	BRIGGS & STRATTON CORP	24	6	75.0%	84.4%	92.3%
31895	AMERICAN INTERSTATE INS CO	35	7	80.0%	84.4%	82.4%
42480	VENTURE INS CO	15	4	73.3%	83.8%	81.6%
25976	UTICA MUTUAL INS CO	11	0	100.0%	83.8%	57.5%
26956	WIS COUNTY MUTUAL INS CORP	28	4	85.7%	81.7%	46.6%
19259	SELECTIVE INS CO OF SOUTH CAROL	11	2	81.8%	79.4%	75.6%
13021	UNITED FIRE & CASUALTY CO	14	2	85.7%	79.2%	72.8%
15393	WISCONSIN AMERICAN MUTUAL INS	1	0	100.0%	79.2%	65.9%
SI	DAIMLERCHRYSLER CORPORATION	8	1	87.5%	77.8%	68.1%
14303	INTEGRITY MUTUAL INS CO	60	10	83.3%	77.8%	81.3%
SI	WISCONSIN BELL INC	26	9	65.4%	77.8%	80.8%
26425	WAUSAU GENERAL INS CO	32	7	78.1%	77.3%	64.6%
13986	FRANKENMUTH MUTUAL INS CO	92	22	76.1%	77.0%	72.3%
19275	AMERICAN FAMILY MUTUAL INS CO	49	8	83.7%	76.6%	76.5%
22322	GREENWICH INSURANCE CO	58	10	82.8%	76.0%	66.5%
40967	ST PAUL FIRE & CASUALTY INS CO	9	2	77.8%	75.9%	72.9%
10472	CAPITOL INDEMNITY CORP	22	6	72.7%	75.3%	67.0%
25887	UNITED STATES FIDELITY & GUARANT	16	2	87.5%	74.0%	64.8%
25682	TRAVELERS INDEMNITY CO OF CT T	23	5	78.3%	73.0%	62.9%
SI	GEORGIA PACIFIC CORPORATION	1	1	0.0%	72.7%	72.9%
22543	SECURA INSURANCE A MUTUAL CO	95	28	70.5%	72.6%	65.2%
18988	AUTO OWNERS INS CO	25	7	72.0%	71.3%	74.7%
31003	TRI STATE INS CO OF MN	94	29	69.1%	69.4%	53.8%
19682	HARTFORD FIRE INSURANCE CO	16	3	81.3%	69.0%	51.9%
24414	GENERAL CAS CO OF WI	74	21	71.6%	68.7%	68.0%
SI	SCHNEIDER NATIONAL CARRIERS I	19	5	73.7%	68.1%	75.6%
21415	EMPLOYERS MUTUAL CASUALTY C	116	34	70.7%	68.0%	69.8%
25879	FIDELITY & GUARANTY INS UNDERWR	1	0	100.0%	66.7%	70.4%
10239	SECURA SUPREME	3	1	66.7%	65.0%	57.0%
10166	ACCIDENT FUND INS CO OF AMERIC	103	32	68.9%	64.9%	54.2%
24767	ST PAUL FIRE & MARINE INS CO	73	35	52.1%	64.1%	71.0%
41181	UNIVERSAL UNDERWRITERS INS CO	6	2	66.7%	62.9%	53.7%
24830	CITIES & VILLAGES MUTUAL INS CO	18	7	61.1%	62.1%	59.5%
19305	ASSURANCE COMPANY OF AMER	5	3	40.0%	61.9%	65.4%
24791	ST PAUL MERCURY INS CO	19	12	36.8%	61.6%	73.5%
SI	COOPER POWER SYSTEMS INC	25	7	72.0%	58.1%	42.5%
24228	PEKIN INSURANCE CO	25	7	72.0%	57.4%	49.4%
29459	TWIN CITY FIRE INS CO	68	31	54.4%	56.6%	47.8%
40142	AMERICAN ZURICH INS CO	7	2	71.4%	55.9%	61.3%
42404	LIBERTY INSURANCE CORP	141	68	51.8%	53.0%	54.6%
30104	HARTFORD UNDERWRITERS INS CO	29	12	58.6%	51.8%	45.2%
19895	ATLANTIC MUTUAL INS CO	0	0	0.0%	50.0%	53.6%
21237	CASUALTY RECIPROCAL EXCHANGE	0	0	0.0%	50.0%	51.7%
20443	CONTINENTAL CASUALTY CO	13	9	30.8%	50.0%	45.9%

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER NAME</u>	<u>First reports</u>	<u>Late reports</u>	<u>percent prompt</u>	<u>YTD percent</u>	<u>3_yr percent</u>
13935	FEDERATED MUTUAL INS CO	41	21	48.8%	49.7%	47.8%
21873	FIREMANS FUND INS CO	5	2	60.0%	48.3%	44.5%
39357	TRAVELERS INSURANCE CO THE	4	2	50.0%	47.1%	56.0%
19380	AMERICAN HOME ASSURANCE CO	59	41	30.5%	42.2%	43.3%
25402	AMCOMP ASSURANCE CORP	62	49	21.0%	42.2%	42.5%
SI	STORA ENSO NORTH AMERICA COR	29	18	37.9%	39.7%	54.4%
SI	CITY OF MADISON	28	13	53.6%	39.0%	18.2%
20281	FEDERAL INSURANCE CO	46	25	45.7%	37.1%	29.0%
14591	MILWAUKEE MUTUAL INS CO	3	1	66.7%	34.5%	41.8%
19410	COMMERCE & INDUSTRY INS CO	65	41	36.9%	33.3%	29.3%
26980	ROYAL INSURANCE CO OF AMERICA	2	2	0.0%	33.3%	34.5%
20346	PACIFIC INDEMNITY CO	6	3	50.0%	32.5%	17.4%
SI	KOHLER CORPORATION	33	31	6.1%	31.7%	60.7%
24589	AMERICAN & FOREIGN INS CO	5	3	40.0%	31.6%	33.5%
20486	TRANSCONTINENTAL INSURANCE C	6	4	33.3%	30.9%	44.6%
SI	MILWAUKEE BOARD OF SCHOOL DI	85	50	41.2%	29.0%	29.6%
24678	ROYAL INDEMNITY CO	3	2	33.3%	25.8%	29.8%
SI	UW-SYSTEM ADMINISTRATION	41	32	22.0%	25.3%	32.4%
19429	INSURANCE COMPANY OF STATE OF	37	26	29.7%	23.8%	25.1%
22918	AMERICAN MOTORISTS	0	0	0.0%	20.0%	36.4%
SI	COUNTY OF MILWAUKEE	45	44	2.2%	15.5%	19.0%
24902	SECURITY INSURANCE CO OF HARTF	3	3	0.0%	15.0%	28.1%
42650	ONEBEACON MIDWEST INS CO	0	0	0.0%	0.0%	50.9%
Totals for Group:		2,187	881	59.7%	58.6%	55.4%

Indicator 1: Promptness of Submitting First Reports of Injury - 4th Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER_NAME	First reports	Late reports	percent prompt	YTD percent	3_yr percent
SI	BENEVOLENT CORPORATION CEDA	13	3	76.9%	87.8%	95.8%
SI	MARTEN TRANSPORT LTD	16	0	100.0%	98.1%	92.3%
SI	VOLLRATH COMPANY LLC	4	1	75.0%	90.0%	88.7%
20109	BITUMINOUS FIRE & MARINE INS CO	3	1	66.7%	84.2%	87.3%
SI	COUNTY OF DODGE	5	0	100.0%	88.0%	86.3%
13331	AMERICAN HARDWARE MUTUAL I	0	0	0.0%	100.0%	82.8%
SI	COUNTY OF OUTAGAMIE	10	0	100.0%	91.9%	82.2%
SI	CASE LLC	5	2	60.0%	85.7%	81.4%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.0%	100.0%	80.7%
SI	COUNTY OF WASHINGTON	12	3	75.0%	83.3%	80.2%
21180	SENTRY SELECT	8	2	75.0%	86.5%	80.0%
SI	DEERE & COMPANY	5	0	100.0%	66.7%	79.5%
SI	KWIK TRIP INC	17	3	82.4%	78.6%	79.4%
SI	COUNTY OF JEFFERSON	4	2	50.0%	81.8%	78.8%
36919	HAWKEYE SECURITY INS CO	15	2	86.7%	80.3%	77.8%
SI	USF HOLLAND INC	11	3	72.7%	74.5%	77.7%
11527	LEAGUE OF WIS MUNICIPALITIES MU	16	3	81.3%	77.5%	77.2%
SI	COUNTY OF ROCK	6	3	50.0%	62.0%	76.7%
SI	COUNTY OF WALWORTH	3	1	66.7%	60.0%	76.2%
22292	HANOVER INSURANCE CO THE	5	2	60.0%	71.4%	75.4%
SI	ILLINOIS TOOL WORKS INC	2	0	100.0%	85.7%	75.0%
25143	STATE FARM FIRE & CASUALTY CO	16	6	62.5%	64.4%	74.6%
19950	WILSON MUTUAL INS CO	17	3	82.4%	80.8%	72.8%
SI	FEDERAL EXPRESS CORPORATION	13	5	61.5%	75.9%	71.6%
34207	WESTPORT INSURANCE CORPORATIO	6	2	66.7%	78.9%	71.5%
SI	ALLEN-BRADLEY COMPANY LLC	0	0	0.0%	0.0%	71.4%
SI	HARNISCHFEGER CORPORATION	8	0	100.0%	70.0%	70.8%
SI	COUNTY OF WINNEBAGO	9	1	88.9%	86.7%	70.5%
26247	AMERICAN GUARANTEE & LIABIL	9	4	55.6%	57.7%	69.9%
19038	TRAVELERS CASUALTY & SURETY C	25	4	84.0%	75.5%	69.9%
23280	CINCINNATI INDEMNITY CO	2	1	50.0%	60.0%	69.7%
23434	MIDDLESEX INSURANCE CO	7	2	71.4%	73.1%	69.1%
SI	KIMBERLY-CLARK CORPORATION	5	2	60.0%	44.1%	68.9%
24775	ST PAUL GUARDIAN INS CO	1	1	0.0%	75.0%	68.7%
18767	CHURCH MUTUAL INSURANCE CO	9	3	66.7%	77.8%	68.5%
11118	FEDERATED RURAL ELECTRIC INS C	5	4	20.0%	57.9%	68.1%
28665	CINCINNATI CASUALTY CO THE	5	1	80.0%	66.7%	67.7%
33588	FIRST LIBERTY INS CORP THE	8	3	62.5%	69.0%	67.5%
14117	GRINNELL MUT REINSUR CO	8	3	62.5%	64.7%	67.0%
SI	PARKER-HANNIFIN CORPORATION	2	1	50.0%	47.1%	66.7%
SI	COLUMBIA-ST MARY'S INC	5	0	100.0%	74.4%	64.7%
14265	INDIANA LUMBERMENS MUTUAL IN	4	0	100.0%	52.6%	64.6%
10804	CONTINENTAL WESTERN INS CO	12	6	50.0%	62.0%	63.6%
43575	INDEMNITY INSURANCE CO OF NORT	51	28	45.1%	57.7%	63.5%
11250	COMMUNITY INS CORP	35	10	71.4%	79.4%	63.5%
21261	ELECTRIC INSURANCE CO	4	1	75.0%	87.5%	63.3%
19356	MARYLAND CASUALTY CO	3	1	66.7%	50.0%	60.7%
21865	ASSOCIATED INDEMNITY CORP	17	7	58.8%	69.9%	60.0%

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Small Size Insurers (Less than 85 Claims per year)

NAIC	INSURER_NAME	First reports	Late reports	percent prompt	YTD percent	3_yr percent
26662	MILWAUKEE CASUALTY INSURANC	4	2	50.0%	42.1%	58.9%
22667	ACE AMERICAN INSURANCE CO	162	60	63.0%	60.9%	58.1%
SI	COUNTY OF SHEBOYGAN	15	5	66.7%	56.9%	57.5%
20508	VALLEY FORGE INS CO	48	25	47.9%	46.4%	56.9%
21881	NATIONAL SURETY CORP	4	0	100.0%	71.4%	56.7%
19704	AMERICAN STATES INS CO	0	0	0.0%	70.0%	55.0%
SI	RIPON FOODS INC	2	1	50.0%	50.0%	54.8%
11371	GREAT WEST CASUALTY CO	15	6	60.0%	59.3%	54.4%
27855	ZURICH AMERICAN INS OF IL	4	3	25.0%	25.0%	53.3%
24112	WESTFIELD INSURANCE CO	4	4	0.0%	40.0%	53.2%
25615	CHARTER OAK FIRE INS CO	3	1	66.7%	60.0%	52.0%
25658	TRAVELERS INDEMNITY COMPANY T	1	1	0.0%	50.0%	51.4%
12262	PENN MFRS ASSOCIATION INS CO	2	2	0.0%	50.0%	50.7%
13838	FARMLAND MUTUAL INS CO	6	2	66.7%	43.5%	50.0%
22489	HIGHLANDS INSURANCE CO	0	0	0.0%	0.0%	47.0%
13714	PHARMACISTS MUTUAL INS CO	10	0	100.0%	55.6%	46.4%
SI	COUNTY OF DANE	7	1	85.7%	60.5%	45.5%
14176	HASTINGS MUTUAL INS CO	10	2	80.0%	66.1%	45.3%
SI	GREDE FOUNDRIES INC	1	0	100.0%	57.1%	44.1%
24074	OHIO CASUALTY INS CO	8	5	37.5%	30.0%	43.6%
SI	KMART CORPORATION	0	0	0.0%	0.0%	43.2%
SI	DELPHI CORPORATION	3	1	66.7%	81.8%	42.5%
37273	FIREMANS FUND INS CO OF WI	0	0	0.0%	50.0%	40.7%
13439	PARTNERS MUTUAL INS CO	5	3	40.0%	40.9%	40.0%
20621	ONEBEACON AMERICA INSURANCE C	0	0	0.0%	0.0%	39.5%
15377	WESTERN NATIONAL MUTUAL INS C	15	11	26.7%	24.5%	39.3%
SI	LAND O LAKES INC	8	6	25.0%	44.0%	37.0%
29424	HARTFORD CASUALTY INS CO	10	7	30.0%	30.4%	36.7%
18023	STAR INSURANCE CO	2	1	50.0%	47.4%	36.5%
SI	JEWEL FOOD STORES INC	3	2	33.3%	52.0%	35.6%
SI	INTERNATIONAL PAPER COMPANY	7	4	42.9%	56.5%	35.4%
21857	AMERICAN INSURANCE CO THE	1	1	0.0%	53.8%	35.3%
33006	AMERICAN PHYSICIANS ASSURANC	2	2	0.0%	20.0%	32.7%
SI	COUNTY OF LA CROSSE	3	2	33.3%	59.1%	32.7%
21105	NORTH RIVER INS CO THE	0	0	0.0%	0.0%	31.3%
23787	NATIONWIDE MUTUAL INS CO	20	15	25.0%	29.0%	30.8%
20427	AMERICAN CASUALTY CO OF READI	8	7	12.5%	24.1%	29.3%
21113	UNITED STATES FIRE INS CO	7	5	28.6%	55.6%	28.1%
24732	PENNSYLVANIA GENERAL INSURAN	0	0	0.0%	0.0%	27.8%
SI	KOHL'S FOOD STORES INC	1	1	0.0%	0.0%	27.7%
SI	DEPT OF TRANSPORTATION	2	1	50.0%	28.1%	27.6%
SI	WISCONSIN ELECTRIC POWER COMP	6	2	66.7%	27.7%	26.7%
SI	JOURNAL SENTINEL INC	8	8	0.0%	3.7%	24.2%
23108	LUMBERMEN'S UNDERWRITING AL	5	5	0.0%	28.0%	23.3%
SI	EMERSON ELECTRIC COMPANY	10	10	0.0%	26.5%	22.1%
20397	VIGILANT INSURANCE CO	4	1	75.0%	22.2%	14.3%
SI	J C PENNEY CORPORATION INC	3	3	0.0%	10.0%	13.6%
22217	GULF INSURANCE CO	0	0	0.0%	0.0%	12.5%

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24880	FIRE & CASUALTY INS CO OF CT THE	1	1	0.0%	0.0%	9.1%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.0%	0.0%	9.1%
SI	WISCONSIN PUBLIC SERVICE CORP	1	1	0.0%	4.8%	6.3%
Totals for Group:		887	350	60.5%	61.2%	58.9%